

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Christian Hogl et al.

Examiner: Ojo O. Oyebisi

Serial No.: 10/018,237

Group Art Unit: 3696

Filed: June 24, 2002

Docket: 2043.184US1

For: METHOD FOR TRANSMITTING A CODE

APPEAL BRIEF UNDER 37 CFR § 41.37

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The Appeal Brief is presented in support of the Notice of Appeal to the Board of Patent Appeals and Interferences, filed on December 16, 2008, from the Final Rejection of claims 1-24 of the above-identified application, as set forth in the Final Office Action mailed on September 08, 2008.

The Commissioner of Patents and Trademarks is hereby authorized to charge Deposit Account No. 19-0743 in the amount of \$540.00 which represents the requisite fee set forth in 37 C.F.R. § 41.20(b)(2). The Appellants respectfully request consideration and reversal of the Examiner's rejections of pending claims.

APPEAL BRIEF UNDER 37 C.F.R. § 41.37

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1. REAL PARTY IN INTEREST

The real party in interest of the above-captioned patent application is the assignee, PAYPAL INC., as evidenced by the assignment recorded on June 23, 2005, at Reel 016403 and Frames 0720-0723.

2. RELATED APPEALS AND INTERFERENCES

There are no other appeals or interferences known to Appellants that will have a bearing on the Board's decision in the present appeal.

3. STATUS OF THE CLAIMS

The present application was filed on June 24, 2002 with claims 1-11. In the Preliminary Amendment filed on May 31, 2006 Appellants added claims 12-22. In the response filed January 3, 2007, Appellants added claims 23-24. A non-final Office Action was mailed November 23, 2007. A Final Office Action (hereinafter “the Final Office Action”) was mailed September 8, 2008. Claims 1-24 stand twice rejected, remain pending, and are the subject of the present Appeal.

4. STATUS OF AMENDMENTS

In response to the Final Office Action mailed September 8, 2008, claim 24 was amended in the response filed December 16, 2008. The amendment to claim 24 has been entered according to the Advisory Action mailed February 9, 2009.

5. SUMMARY OF CLAIMED SUBJECT MATTER

Appellants' invention as claimed is directed at a mechanism for transmitting a code to a user (Specification: page 2 at 1st complete paragraph).

INDEPENDENT CLAIM 1

Claim 1 recites a method comprising receiving financial account identifier information of a user at a code allocation unit (Specification: at least page 1, page 2 at 3d complete paragraph); generating an access code for the user, the access code being to identify the user to a business entity (Specification: at least page 3 at 3d complete paragraph, page 5 at 2nd complete paragraph); and from the code allocation unit, effecting a value transfer utilizing the financial account identifier information and the access code, the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer (Specification: at least page 2 at 3d complete paragraph).

INDEPENDENT CLAIM 12

Claim 12 recites a machine-readable medium having instruction data to cause a machine to: receive financial account identifier information of a user (Specification: at least page 1, page 2 at 3d complete paragraph); generate an access code for the user, the access code being to identify the user to a business entity (Specification: at least page 3 at 3d complete paragraph, page 5 at 2nd complete paragraph); and effect a value transfer utilizing the financial account identifier information and the access code, the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer (Specification: at least page 2 at 3d complete paragraph).

INDEPENDENT CLAIM 23

Claim 23 recites a method comprising receiving financial account identifier information of a user at a code allocation unit (Specification: at least page 1, page 2 at 3d complete paragraph); from the code allocation unit effecting a money transfer transaction utilizing the

financial account identifier information (Specification: at least page 5 at 1st complete paragraph); generating an access code for the user utilizing an amount of money associated with the money transfer transaction, the access code being to identify the user to a business entity (Specification: at least page 3 at 3d complete paragraph, page 5 at 2nd complete paragraph); and submitting the access code to be transmitted to the user together with a receipt for the money transfer transaction (Specification: at least page 2 at 3d complete paragraph).

INDEPENDENT CLAIM 24

Claim 24 recites a system comprising: a receiver to receive financial account identifier information of a user (Specification: at least page 1, page 2 at 3d complete paragraph); a generator to generate an access code for the user, the access code being to identify the user to a business entity (Specification: at least page 3 at 3d complete paragraph, page 5 at 2nd complete paragraph); and a transfer module to effect a value transfer utilizing the financial account identifier information and the access code, the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer (Specification: at least page 2 at 3d complete paragraph).

DEPENDENT CLAIM 3

Claim 3 recites the method of claim 1, wherein the generated access code is equal to the amount of money associated with the value transfer (Specification: at least page 2 at 3d complete paragraph).

DEPENDENT CLAIM 8

Claim 8 recites the method according to claim 1, wherein: the access code comprises at least two partial codes; and a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user (Specification: at least page 3 last paragraph, through page 4 first paragraph).

This summary does not provide an exhaustive or exclusive view of the present subject matter, and Appellants refer to each of the appended claims and its legal equivalents for a complete statement of the invention.

6. GROUNDS OF REJECTION TO BE REVIEWED ON APPEAL

§103 Rejection of the Claims

Claims 1-24 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Renner et al. (PCT Application No. WO 97/10560, hereinafter; “Renner”) in view of Taskett (PCT Application No. WO 96/38813).

7. ARGUMENT

As noted above, claims 1-24 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Renner et al. (PCT Application No. WO 97/10560, hereinafter; “Renner”) in view of Taskett (PCT Application No. WO 96/38813). This rejection is respectfully traversed, Appellant respectfully submits that the Examiner has made an improper *prima facie* showing of obviousness at least because the combination of Renner and Taskett fails to disclose or suggest all elements of claims 1-24.

A) The Applicable Law under 35 U.S.C. §103(a)

Pursuant to 35 U.S.C. §103(a), “[a] patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains.” The determination of obviousness under 35 U.S.C. § 103 is a legal conclusion based on factual evidence. *See Princeton Biochemicals, Inc. v. Beckman Coulter, Inc.*, 7, 1336-37 (Fed. Cir. 2005).

Examiner has the burden under 35 U.S.C. § 103 to establish a *prima facie* case of obviousness. *In re Fine*, 837 F.2d 1071, 1074 (Fed. Cir. 1988). To establish *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. M.P.E.P. §2143.03 (citing *In re Royka*, 490 F.2d 981 (CCPA 1974)). “Mere identification in the prior art of each element is insufficient to defeat the patentability of the combined subject matter as a whole.” *In re Kahn*, 2006 WL 708687, *9 (Fed. Cir. 2006). Such a teaching or suggestion must be supported by substantial evidence. *Id* at *8. Substantial evidence is something more than a mere scintilla of evidence. *Id*. “Rejections on obviousness grounds cannot be sustained by mere conclusory statements; instead, there must be some articulated reasoning with some rational underpinning to support the legal conclusion of obviousness.” *Id* at *10 (quoted in *KSR Int’l Co. v. Teleflex Inc.*, 127 S.Ct. 1727 (2007)).

Applicant can rebut a presumption of obviousness based on a claimed invention that falls within a prior art range by showing "(1) [t]hat the prior art taught away from the claimed invention...or (2) that there are new and unexpected results relative to the prior art." *Iron Grip Barbell Co., Inc. v. USA Sports, Inc.*, 392 F.3d 1317, 1322, 73 USPQ2d 1225, 1228 (Fed. Cir. 2004).

B) Overview of the Technique in Renner

The description provided by Renner relates to stored value cards (so-called smart cards), and specifically to a stored value transaction system that includes a computer having a database of stored value accounts identified by an anonymous account number (i.e., not correlated with any particular cardholder). Using an on-line transaction with the computer database, cash equivalent value can be added to smart cards, onto which corresponding anonymous account numbers have been written. Properly valued cards can then be used in off-line transactions at various types of spend value devices such as vending machines, photocopiers and the like. The off-line transactions from the spend value devices are collected and settled with the account numbers in the anonymous database, thus ensuring system integrity in an off-line system. The settled transactions are sorted by merchant and payment is made to the merchants based on accumulated transactions.¹

Renner also describes a card production facility that initializes a plurality of stored value cards and creates a unique stored value account number (SVAN) for each card. One method of generating a SVAN described in Renner is using a cryptographic function based on the serial number of each card. For example, a triple DES (Data Encryption Standard) operation may be performed using a privacy key to generate a unique anonymous SVAN for each card based on the card's serial number.² Renner also describes a scenario where the cardholder specifies a revalue amount through the use of a suitable input device such as a keyboard or touch-panel display, and, if the cardholder is using the cardholder's own bank account to transfer funds, the cardholder enters his PIN to be used with his normal bank account (this is not to be confused

¹ Renner, Abstract.

² Renner, page 11, lines 13-19.

with a PIN or password which can be stored on the card itself). If the cardholder is using a credit card or cash to transfer funds, no PIN need be provided, although it is within the scope of the invention to also require a PIN for credit transactions.³

C) Overview of the Technique in Taskett

Taskett is related to secure means for issuing prepaid telephone cards and other instruments. In particular, Taskett provides a scheme that permits an issuer of prepaid instruments to securely provide a credit, replacement, or reimbursement to a purchaser of a lost or stolen prepaid instrument. A prepaid remote memory card is provided, which includes instructions for gaining access to prepaid goods or services. These instructions are in the form of a telephone number for accessing a prepaid telephone account service provider network, a unique ID code associated with a particular card and, hence, associated with a particular prepaid telephone account, and instructions for dialing domestic and/or international telephone calls which are to be debited against the prepaid account. At the time of purchase of the prepaid card, the customer is also provided with a second, replacement code that is associated with the ID code on the card. The replacement code is printed on a document or instrument, which is physically distinct from or separable from the card, instrument, or document upon which the ID code is printed. Both the card (bearing the ID code) and the associated document (bearing the replacement code) are sold together, in a manner that obscures one or both numbers from the merchant, for example by distributing both the card (the prepaid instrument) and the replacement instrument in a single sealed envelope or other secure package. Both the ID code and the replacement code are printed on a single receipt dispensed from an ATM machine or POS terminal, such that the replacement code portion of the instrument may be detached from the portion of the instrument bearing the ID code.⁴

Taskett further explains that a consumer may access a service network operated by the service provider using an access telephone number provided with the prepaid instrument. Upon dialing the access telephone number (e.g., an 800 telephone number), the consumer enters the ID

³ Renner, page 21, lines 10-16.

⁴ Taskett, page 4, lines 1-31.

code printed on the prepaid instrument, for example in response to a voice or other prompt from the service provider host computer. Upon receipt of the ID code, the service provider host computer interrogates its database to determine whether sufficient "funds" exist in the account to permit the consumer to make a long distance call. If not, the consumer is informed that his account is fully withdrawn, and invited to purchase a new prepaid card or make other arrangements for paying the long distance charges for this particular call. If the prepaid account has sufficient funds available to permit a long distance call, the consumer enters the telephone number of his desired destination, for example in response to a voice or other prompt from the host computer. The consumer will then be connected to his destination, and will be permitted to engage in his long distance telephone call until the available funds in his account are depleted.⁵

E) Renner/Taskett Combination Does Not Disclose Each Element of Claims 1, 12, 23, and 24

The Examiner has the burden under 35 U.S.C. § 103 to establish a *prima facie* case of obviousness.⁶ To establish *prima facie* obviousness of a claimed invention, all claim limitations must be taught or suggested by the prior art.⁷ Thus, unless it is shown that the proposed combination of the cited documents relied upon by the Examiner for obviousness rejections, namely Renner and Taskett, discloses or suggests all elements of a claim, the claim is patentable in view of Renner and Taskett.

Claim 1

Claim 1 recites "receiving financial account identifier information of a user at a code allocation unit" and "from the code allocation unit, effecting a value transfer utilizing the financial account identifier information and the access code." As the determination of obviousness is to be made based on the subject matter as a whole,⁸ it is respectfully submitted that claim 1 requires a "financial account identifier information" that is received at the code

⁵ Taskett, page 7, lines 7-24.

⁶ *In re Fine*, 837 F.2d 1071, 1074 (Fed. Cir. 1988).

⁷ *In re Royka*, 490 F.2d 981 (CCPA 1974).

⁸ 35 U.S.C. §103(a).

allocation unit, and that is also utilized for effecting a value transfer from the code allocating unit. In order to show the "financial account identifier information" in the operation of "receiving financial account identifier information .. at a code allocation unit" recited in claim 1, the Examiner cites a stored value account number (SVAN) of Renner and notes that a stored value account number (SVAN) is akin to a financial account identifier recited in claim 1 and that the stored value server in Renner is akin to the code allocation unit.⁹ In order to show the same "financial account identifier information" utilized in a different operation recited in claim 1, i.e., in the operation of "from the code allocation unit, effecting a value transfer utilizing the financial account identifier information and the access code," the Examiner does not refer to a SVAN, but instead cites a user's bank account mentioned in Renner.¹⁰ Thus Examiner cited two distinct and unrelated features from Renner (a SVAN and a user's bank account) to show the "financial account identifier information" recited in claim 1. Neither a SVAN, nor a user's bank account in Renner can be, on one hand, received at a code allocation unit, and also can be utilized for effecting a value transfer from that code allocation unit. Thus, Renner fails to disclose or suggest "financial account identifier information" that is received at the code allocation unit, and that is also utilized for effecting a value transfer from the code allocating unit.

Furthermore, in addressing the feature of "effecting a value transfer," the Examiner ignores the language of claim 1 reciting the effecting of a value transfer being "from the code allocation unit." As mentioned above, the Examiner correlates the stored value server with "the code allocation unit."¹¹ Renner clearly does not contemplate value transfers effected from the stored value server and thus fails to disclose or suggest "from the code allocation unit, effecting a value transfer utilizing the financial account identifier information and the access code," as recited in claim 1.

⁹ Final Office Action, Detailed Action, page 8, lines 5-7. (Examiner states that a stored value account number (SVAN) is akin to a "financial account identifier" recited in claim 1.)

¹⁰ Final Office Action, Detailed Action, page 8, lines 7-9. (Examiner contends that the PIN to be used with the normal bank account "is akin to the access code being used to identify the user to a business entity.")

¹¹ Final Office Action, Detailed Action, page 8, lines 2-5.

Thus, Renner fails to disclose or suggest at least the operations of "receiving financial account identifier information of a user at a code allocation unit" and "from the code allocation unit, effecting a value transfer utilizing the financial account identifier information and the access code" recited in claim 1. Taskett, describing a refundable prepaid telephone card,¹² whether considered separately or in combination with Renner, also fails to disclose or suggest these features of claim 1.

The Examiner correctly stated that Renner fails to disclose or suggest "the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer" recited in claim 1. The Examiner cites Taskett to show this feature. Specifically, the Examiner refers to the description in Taskett where, upon receipt of the ID number associated with a prepaid phone card account, the service provider host computer interrogates its database to determine whether sufficient funds" exist in the account to permit the consumer to make a long distance call. If not, the consumer is informed that his account is fully withdrawn, and invited to purchase a new prepaid card or make other arrangements for paying the long distance charges for this particular call. If the prepaid account has sufficient funds available to permit a long distance call, the consumer enters the telephone number of his desired destination and is then be connected to his destination, and will be permitted to engage in his long distance telephone call until the available funds in his account are depleted.¹³

Taskett, while referring to funds being available to permit a long distance call, makes no mention of a value transfer or of an amount associated with a value transfer. Furthermore, it is not contemplated in Taskett that the ID number may be in any way reflected in an amount of value associated with a value transfer. The Examiner explains that, because the ID number in Taskett is used to determine whether sufficient funds exist in the associated prepaid telephone account, the ID number is associated with the balance/value of the account.¹⁴ While the ID number in Taskett may be used to determine the balance of the associated prepaid telephone

¹² Taskett, Abstract.

¹³ Taskett, page 7, lines 13-24.

¹⁴ Final Office Action, Detailed Action, pages 8-9.

account, an ID being "*associated*" with certain data is distinct from a code "*being reflected* in an amount of value." Thus, Taskett, whether considered separately or in combination with Renner, fails to disclose or suggest "the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer," as recited in claim 1.

Because the combination of Renner and Taskett does not teach all limitations of claim 1, the Examiner failed to establish *prima facie* obviousness of claim 1. It is respectfully requested that the rejection be reversed.

Claim 12

Claim 12 recites operations to "effect a value transfer utilizing the financial account identifier information and the access code, the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer." Therefore, claim 12 and its dependent claims are patentable and should be allowed in view of the combination of Renner and Taskett for at least the reasons articulated with respect to claim 1. It is respectfully requested that the rejection be reversed.

Claim 23

Claim 23 recites "from the code allocation unit effecting a money transfer transaction utilizing the financial account identifier information" and "generating an access code for the user utilizing an amount of money associated with the money transfer transaction." Therefore, claim 23 is patentable and should be allowed in view of the combination of Renner and Taskett for at least the reasons articulated with respect to claim 1. It is respectfully requested that the rejection be reversed.

Claim 24

Claim 24 recites "a transfer module to effect a value transfer utilizing the financial account identifier information and the access code." Therefore, claim 24 is patentable and should

be allowed in view of the combination of Renner and Taskett for at least the reasons articulated with respect to claim 1. It is respectfully requested that the rejection be reversed.

E) Renner/Taskett Combination Does Not Disclose Each Element of Claim 3

Claim 3 recites "wherein the generated access code is equal to the amount of money associated with the value transfer." In order to show this feature, the Examiner cites a unique ID code in Tuskett for accessing a prepaid telephone account service provider network. The position taken by the Examiner appears to be (see page 3 of the Detailed Action) that because the ID number in Tuskett can be used to determine whether sufficient funds exist in the account, the ID number may be considered as being equal to the amount of money associated with the value transfer. The reasoning behind this conclusion is unclear. A code that is associate with a certain value does not have to be equal to that value (E.g., consider a part number "12345" associated with a price being "\$1.99.") Thus, while claim 3 is allowable by virtue of being dependent on allowable claim 1, claim 3 is patentable in view of the Renner/Taskett combination because said combination fails to disclose or suggest "wherein the generated access code is equal to the amount of money associated with the value transfer," recited in claim 3. Thus, while claim 3 is allowable by virtue of being dependent on allowable claim 1, claim 3 is patentable in view of the Renner/Taskett combination also because said combination fails to disclose or suggest " wherein the generated access code is equal to the amount of money associated with the value transfer," recited in claim 3. It is respectfully requested that the rejection be reversed.

E) Renner/Taskett Combination Does Not Disclose Each Element of Claim 8

Regarding claim 8, it has been explained in the previous response that because two distinct and complete codes (ID code and replacement code) discussed in Taskett cannot be regarded as corresponding to an access code comprising two partial codes, Taskett fails to disclose or suggest "wherein: the access code comprises at least two partial codes," recited in claim 8. In the "Response to Arguments" section on page 9 of the Detailed Action, the Examiner states that this argument is moot "because the applicant fails to incorporate into the claim language that the two partial codes are not distinct and are meant to be used for the same

purpose." Claim 8, however, requires that the two partial codes make up an access code (or a portion of an access code), which requirement is expressed in claim 8 as "the access code comprises at least two partial codes." Claim 8 also requires that the access code comprising two partial codes is "reflected in an amount of value associated with the value transfer," by virtue of claim 8 being dependent on claim 1. Because ID code and replacement code discussed in Taskett cannot be viewed as making up an access code (or a portion of an access code), that is reflected in an amount of value associated with the value transfer, Taskett, whether considered separately or in combination with Renner fails to disclose or suggest the features of claim 8.

Thus, while claim 8 is allowable by virtue of being dependent on allowable claim 1, claim 8 is patentable in view of the Renner/Taskett combination also because said combination fails to disclose or suggest "wherein: the access code comprises at least two partial codes," recited in claim 8. It is respectfully requested that the rejection be reversed.

D) Renner Teaches Away From the Subject Matter of Claims 1, 12, 23, and 24

35 U.S.C. §103(a) prescribes that the determination of obviousness is made based on the subject matter as a whole. The subject matter claimed in claim 1 includes "receiving financial account identifier information of a user" and "effecting a value transfer utilizing the financial account identifier information and the access code." Applicant can rebut a presumption of obviousness by showing that the prior art teaches away from the claimed invention.¹⁵ Thus, if Renner, relied upon by Examiner to show obviousness of claim 1, teaches away from the claimed invention, the rejection should be deemed to have been successfully rebutted.

In order to show a "financial account identifier" recited in claim 1, Examiner cites a stored value account number (SVAN) discussed in Renner.¹⁶ In Renner, the SVANs are created as a function of respective unique smart card identifiers, such that the account associated with a smart card is not directly traceable to any particular cardholder.¹⁷ Because a SVAN is not directly traceable to any particular cardholder, a SVAN in Renner is distinct from and even teaches away from a "financial account identifier information of a user," as recited in claim 1.

¹⁵ *Iron Grip Barbell Co., Inc. v. USA Sports, Inc.*, 392 F.3d 1317, 1322, 73 USPQ2d 1225, 1228 (Fed. Cir. 2004).

¹⁶ Final Office Action, page 8 of the Detailed Action.

¹⁷ Renner, page 5, lines 15-21.

Thus, Renner teaches away from a "financial account identifier information *of a user*," as recited in claim 1, which also shows that Examiner failed to provide a reasoned rationale for obviousness in view of Renner and therefore failed to make a prima facie showing of obviousness. It is respectfully requested that the rejections in view of the combination of Renner with Taskett be reversed.

SUMMARY

The reasons argued above are summarized as follows. First, Renner and Taskett fail to disclose or suggest every element recited in independent claims 1, 12, 23, and 24. Second, Renner and Taskett fail to disclose or suggest every element recited in dependent claim 3. Third, Renner and Taskett fail to disclose or suggest every element recited in dependent claim 8. Fourth, Renner teaches away from the invention of claims 1, 12, 23, and 24. For the reasons articulated above, with respect to claims 1-24, the Examiner failed to make *prima facie* showing of obviousness under 35 USC § 103(a) in view of the combination of Renner and Taskett. It is respectfully submitted that the art cited does not render the claims 1-24 obvious and that the claims are patentable over the cited art. Reversal of the rejection and allowance of the pending claims are respectfully requested.

Respectfully submitted,

SCHWEGMAN, LUNDBERG & WOESSNER, P.A.
P.O. Box 2938
Minneapolis, MN 55402

Date February 24, 2009 By /Elena Dreszer/
Elena B. Dreszer
Reg. No. 55,128

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PHILIP B. BRETZ
Name

[Signature]
Signature

8. CLAIMS APPENDIX

1. A method comprising:
receiving financial account identifier information of a user at a code allocation unit;
generating an access code for the user, the access code being to identify the user to a business entity; and
from the code allocation unit, effecting a value transfer utilizing the financial account identifier information and the access code, the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer.
2. The method of claim 1, wherein the value transfer is a money withdrawal transaction.
3. The method of claim 1, wherein the generated access code is equal to the amount of money associated with the value transfer.
4. The method according to claim 1, wherein the value transfer is a money deposit transaction.
5. The method according to claim 1, wherein the effecting of the value transfer is by a remote data connection.
6. The method according to claim 1, wherein the access code is to be transmitted to the user by one or more of a remote data connection and an account balance statement printer.
7. The method according to claim 6, wherein the remote data connection is a computer network or an automated telephone interface.

-
8. The method according to claim 1, wherein:
- the access code comprises at least two partial codes; and
 - a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user.
9. The method according to claim 1, further comprising receiving the identification data of the user at the code allocation unit.
10. The method according to claim 1, wherein the financial account identifier information comprises at least one of a group including:
- data associated with a bank account number; and
 - data associated with a credit card number of the user.
11. The method according to claim 1, further comprising receiving the receipt for the value transfer at the allocation unit.
12. A machine-readable medium having instruction data to cause a machine to:
- receive financial account identifier information of a user;
 - generate an access code for the user, the access code being to identify the user to a business entity; and
 - effect a value transfer utilizing the financial account identifier information and the access code, the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer.
13. The machine-readable medium of claim 12, wherein the value transfer is a money withdrawal transaction.
14. The machine-readable medium of claim 12, wherein the access code is reflected in an amount of money associated with the value transfer.

15. The machine-readable medium according to claim 12, wherein the value transfer is a money deposit.

16. The machine-readable medium according to claim 12, wherein the code allocation unit is to effect the value transfer by a remote data connection.

17. The machine-readable medium according to claim 12, wherein the access code is to be transmitted to the user by one or more of a remote data connection and an account balance statement printer.

18. The machine-readable medium according to claim 17, wherein the remote data connection is a computer network or an automated telephone interface.

19. The machine-readable medium according to claim 12, wherein:
the access code comprises at least two partial codes; and
a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user.

20. The machine-readable medium according to claim 12, wherein the code allocation unit is to receive identification data of the user.

21. The machine-readable medium according to claim 12, wherein the financial account identifier information comprises at least one of a group including:

data associated with a bank account number; and
data associated with a credit card number of the user.

22. The machine-readable medium according to claim 12, wherein the code allocation unit is to receive the receipt for the value transfer.

23. A method comprising:
- receiving financial account identifier information of a user at a code allocation unit;
 - from the code allocation unit effecting a money transfer transaction utilizing the financial account identifier information;
 - generating an access code for the user utilizing an amount of money associated with the money transfer transaction, the access code being to identify the user to a business entity; and
 - submitting the access code to be transmitted to the user together with a receipt for the money transfer transaction.
24. A system comprising:
- a receiver to receive financial account identifier information of a user;
 - a generator to generate an access code for the user, the access code being to identify the user to a business entity; and
 - a transfer module to effect a value transfer utilizing the financial account identifier information and the access code, the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer.

9. EVIDENCE APPENDIX

None.

10. RELATED PROCEEDINGS APPENDIX

None.